

Information to identify the case:

Debtor 1	Madison V. Podesta		Social Security number or ITIN xxx-xx-9852	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____
	EIN	-----		
United States Bankruptcy Court	District of New Jersey			
Case number:	17-28734-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Madison V. Podesta

7/21/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Madison V. Podesta
Debtor

Case No. 17-28734-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 28

Date Rcvd: Jul 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2020.

db +Madison V. Podesta, 263 River Rd., New Milford, NJ 07646-1721
517067695 Audi Financial Services, PO Box 5215, Carol Stream, IL 60197-5215
517258906 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517067699 Best Buy, PO Box 6204, Sioux Falls, SD 57117-6204
517102930 Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517067704 Lord & Taylor, c/o Capital, 1 Retail Services, Charlotte, NC 28272-1106
517199308 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 21 2020 23:01:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 21 2020 23:01:46 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +EDI: RMSC.COM Jul 22 2020 02:43:00 Synchrony Bank c/o PRA Receivables Management, LLC,
PO BOX 41021, Norfolk, VA 23541-1021
517067694 EDI: AMEREXPR.COM Jul 22 2020 02:43:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
517136865 EDI: BECKLEE.COM Jul 22 2020 02:43:00 American Express Bank, FSB, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
517067696 E-mail/Text: bk@avant.com Jul 21 2020 23:01:59 Avant, 222 N La Salle St Ste 1700,
Chicago, IL 60601-1101
517067698 EDI: BANKAMER.COM Jul 22 2020 02:43:00 Bank Of America, PO Box 982238,
El Paso, TX 79998-2238
517067697 EDI: RMSC.COM Jul 22 2020 02:43:00 Banana Republic, c/o Synchrony Bank, PO Box 965003,
Orlando, FL 32896-5003
517067700 EDI: TSYS2.COM Jul 22 2020 02:43:00 Bloomingdale's, PO Box 8058, Mason, OH 45040-8058
517283370 +EDI: BASSASSOC.COM Jul 22 2020 02:43:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
517067702 E-mail/PDF: creditonebknotifications@resurgent.com Jul 21 2020 23:08:12 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873
517222590 EDI: Q3G.COM Jul 22 2020 02:43:00 Department Stores National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657
517067703 EDI: WFNNB.COM Jul 22 2020 02:43:00 Express, c/o Comenity Bank, PO Box 182782,
Columbus, OH 43218-2782
517261976 EDI: JEFFERSONCAP.COM Jul 22 2020 02:48:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
517067701 EDI: JPMORGANCHASE Jul 22 2020 02:43:00 Chase, Cardmember Service, PO Box 1423,
Charlotte, NC 28201-1423
517284686 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 21 2020 23:07:55
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517067705 EDI: DAIMLER.COM Jul 22 2020 02:48:00 Mercedes-Benz Financial Services, PO Box 5209,
Carol Stream, IL 60197-5209
517070633 +EDI: RMSC.COM Jul 22 2020 02:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517284671 +E-mail/Text: bncmail@w-legal.com Jul 21 2020 23:01:51 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517067706 EDI: WTRRNBNBANK.COM Jul 22 2020 02:43:00 Target Card Services, PO Box 660170,
Dallas, TX 75266-0170
517067707 EDI: WFNNB.COM Jul 22 2020 02:43:00 Victoria's Secret,
c/o Comenity Bank Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 28

Date Rcvd: Jul 21, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John Patrick Pieroni on behalf of Debtor Madison V. Podesta lawpieroni@aol.com, LAWPIERONI@AOL.COM;secpieroni@aol.com
John R. Morton, Jr. on behalf of Creditor Daimler Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor VW Credit Leasing, Ltd kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6